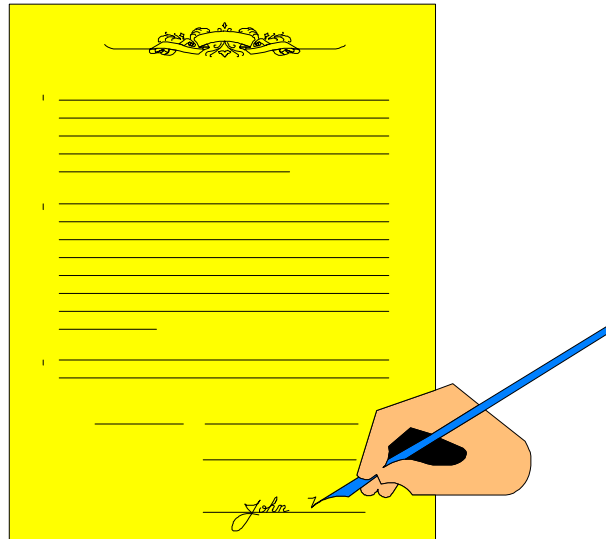


HOW TO COMPLAIN AND GET RESULTS



A mini-lesson for:

elementary and secondary school teachers
students
adult and community educators
consumers

The lesson includes learning objectives, background information, a letter-writing activity, discussion questions, and additional sources of information.

OBJECTIVES

Learners will:

- ◆ consider steps to take in the complaint process.
- ◆ write a complaint letter using a sample letter as a guide.

COMPLAINTS, COMPLAINTS

Do you complain to the seller or manufacturer when you have a problem with a consumer product or service? Do you complain to the creditor if you have a problem with your credit account? Many consumers do. The most frequent categories of consumer complaints are new and used car sales, home improvements, and auto repairs.

People talk about their consumer problems. Those who make formal complaints talk about their consumer problems with their friends as well. A recent national study revealed that consumers who felt that their complaints had not been satisfactorily resolved told 9 or more people about their negative experience, while consumers who were satisfied told 5 or fewer people.

As consumers, we have both the right and responsibility to complain when we have a problem with a product or service. Reputable business firms receive complaints positively because they have an opportunity to correct the problem, retain satisfied customers, and avoid similar problems in the future. The following tips can help consumers complain effectively and get results.

Get Organized.

First, define your consumer problem by answering the questions -- what, when, where, how, why, and who was involved. Decide what you think would be a fair solution. Gather all relevant documents such as receipts, contracts, warranties, repair orders, canceled checks, and promotional materials

Contact the Creditor or Seller

Speak to the creditor who has your credit transactions or salesperson who sold you the product or service. Present your problem, suggest your solution, and supply copies of documents. If there is no resolution with the creditor or salesperson, present your information to the department, store, or credit manager.

If you don't get results from the local creditor or seller, contact the consumer complaint office at the creditor's or manufacturer's headquarters, using a toll-free telephone number if possible. Toll-free phone numbers of many business firms are available by calling 1-800-555-1212. Keep a record of all telephone calls related to the problem — the dates, time, to whom you spoke, and what was said.

Write a letter to follow up your telephone call stating the specifics of your previous redress efforts. A sample complaint letter is provided later in this lesson.

Notify Your Credit Card Company

If you paid by credit card, notify your credit card company in writing that you dispute the charge. To comply with the Fair Credit Billing Act, do this within 60 days of receiving the bill. Pay the undisputed part of the bill, but you do not have to pay the disputed amount during the time of investigation.

See our Web Sites:

Fair Credit Billing at <http://www.dfi.state.in.us/conscredit/billing.htm>

How to File a Complaint Against State Chartered Bank at http://www.dfi.state.in.us/conscredit/bank_complaint.htm

If You Have a Problem With a National Bank at http://www.dfi.state.in.us/conscredit/problem_with_a_nat_bank.htm

Seek Third-Party Help

Send your complaint letter to a city, county, or state consumer protection agency or the Attorney General's office. Call the Better Business Bureau to file a complaint. Contact newspaper, radio, and television consumer reporters. Report your consumer problem to an appropriate trade association.

Another alternative is to file a complaint with a mediation or arbitration program. Several private organizations and public agencies offer dispute resolution programs. Contact consumer protection offices in your area, including the state attorney general and the Better Business Bureau to find out what non-profit dispute resolution programs are available.

Still another alternative for resolving a consumer problem is to go to court. Contact your County Small Claims Court and request the rules and requirements for filing a case within your state. As a last resort, contact a lawyer about possible legal action. The cost of private legal services usually may make it unwise to use this method of resolving a consumer complaint.

Effective Complaint Letters

Effective complaint letters get results while those expressing anger often fail to receive the attention the problem deserves. The following tips will help you write a letter that is most likely to produce desirable results.

- ◆ Address your letter to a senior manager in the company, such as the Chief Executive Officer, VP for Customer Relations, President or Owner.

- ◆ Get the name of the person to write to from the local library using an information resource such as Moody's, Standard & Poor's Register of Corporations and Executives, Standard Directory of Advertisers, Trade Names Dictionary, or Dun & Bradstreet Directory.
- ◆ If you have the brand name of the product but cannot find the name and address of the manufacturer, the Thomas Register of American Manufacturers lists the manufacturers of thousands of products, or contact the state agency which provides addresses for companies incorporated in that state.
- ◆ Include your name, address, home and work telephone numbers, when you can generally be reached at those numbers, and your account number, if appropriate.
- ◆ In your letter, be pleasant, but firm in tone. Be reasonable, not angry or threatening.
- ◆ Type the letter, if possible, or make your handwriting neat and easy to read.
- ◆ Keep the letter brief, one page if possible.
- ◆ Present a clear, brief statement of your problem with the product or service, including model and serial numbers if appropriate, date and location of purchase, or person who performed the service.
- ◆ Summarize the steps you have already taken to solve your problem and the response you have received. Include the contacts with the creditor or retailer who sold you the item or service.
- ◆ Include copies, not originals, of all documents related to your complaint.
- ◆ Keep a copy of your letter with the originals of relevant documents and any correspondence you receive from the merchant or company.
- ◆ Send your complaint letter with a return receipt requested to provide proof that the letter was received and who signed for it. The following sample complaint letter is often used as a model to teach consumer complaint letter-writing skills.

SAMPLE COMPLAINT LETTER

DATE

MANAGER
COMPANY NAME
STREET ADDRESS
CITY, STATE, ZIP CODE

Dear Last Name of Manager:

I have been notified by (Name of Collection Manager) that you have not received the January 1, 2001 payment on my account number 12344. I had informed your collection manager that I had sent in the payment. He was to check his records and get back to me. I have not heard from him and just received a past due notice on my account. My check number 234 in the amount of \$200.00 for my January payment cleared my bank, First National Bank, on January 5, 2001. The back of the check indicates that you deposited the check in your account on January 2, 2001.

I have enclosed a copy of the front and back of my canceled check number 234 for verification of my payment. I will expect you to credit my account 12344 with the \$200.00 January payment as of the date you deposited my check.

Please contact me when the correction has been made to my account. Your prompt attention to this matter is appreciated.

Yours truly,

Your Name (First, Middle, and Last)
Your Street Address
Your City, State, and Zip Code
Telephone Number

DISCUSSION QUESTIONS AND TOPICS

1. What consumer product or service problems have you had?
2. What (if anything) did you do about it, and what was the outcome?
3. If you did something about the problem, what complaint procedure did you use?
4. Why do most people not complain to the seller when they have a problem?
5. If you have written a complaint letter, what was the result? What would you do differently another time?

ACTIVITY

Write A Complaint Letter

1. Identify a consumer problem that you hope to resolve by a complaint letter.
2. Collect information, including all documents related to the letter:
 - ◆ name and address of the person to whom you are writing
 - ◆ company name
 - ◆ product name, model number, serial number if appropriate
 - ◆ documents such as service and sales receipts, guarantees
 - ◆ your written notes of discussions with sales and service people
3. Write a letter of complaint, using the sample letter as a guide.
4. Ask another person to read the letter for clarity and accuracy.

Give students a copy of our Brochures.

SOURCES OF ADDITIONAL INFORMATION

Consumer Information and Complaint Form. A free brochure from the Indiana Department of Financial Institutions, 402 West Washington Street Room W-066, Indianapolis, IN 46104 http://www.dfi.state.in.us/conscredit/consumer_complaints.htm

A Special Bulletin for Complaint Handlers. (Fall, 1994). Senior Consumer Alert. American Association of Retired Persons in cooperation with the National Association of Attorneys General. AARP, Consumer Affairs Program Coordination and Development Department, 601 E Street, NW, Washington, D.C. 20049.

Consumer's Resource Handbook. (1996) U.S. Office of Consumer Affairs publication available from the Consumer Information Center, Pueblo, Colorado 81009.

Federal Trade Commission. Publications available from the Bureau of Consumer Protection, Office of Consumer and Business Education, Federal Trade Commission, 6th and Pennsylvania Avenue NW, Washington, D.C. 20580. (202) 326-3650.

Solving Consumer Problems (1994) #F030584
Road to Resolution: Settling Consumer Disputes (1991)

How To Complain. (1995) Also available in Chinese or Spanish. Consumer Action, 116 New Montgomery Street, Suite 233, San Francisco, CA 94105. (415) 777-9456.

How to Resolve Your Consumer Complaint. Consumer Federation of America, National Association of Consumer Agency Administrators, and Sprint. Single copies available by sending self-addressed, stamped envelope to Complaint Resolution, Consumer Federation of America, 1424 16th Street, NW, Washington, DC 20036 or call CFA at (202) 387-6121.

Consumer Tips: Resolving Your Consumer Complaints

Guide to Complaint Handling: Automobile, Mail Order, Credit and Banking, and Travel. U.S. Department of Commerce. Publications available from the U.S. Department of Commerce, Office of Consumer Affairs, Washington, D.C. 20230. (202) 482-5001.

Internet

Indiana Department of Financial Institutions Web Sites:

File a consumer credit complaint

http://www.dfi.state.in.us/conscredit/consumer_complaints.htm

How to File a Complaint Against State Chartered Bank

http://www.dfi.state.in.us/conscredit/bank_complaint.htm

If You Have a Problem With a National Bank

http://www.dfi.state.in.us/conscredit/problem_with_a_nat_bank.htm

How to Write a Wrong <http://www.dfi.state.in.us/conscredit/writewrg.html>

YOUR CREDIT CARD RIGHTS . . .

If you've ever been hassled by the credit department's computer, you'll be pleased to learn about the rights that you have when you think that your bill is wrong.

The Fair Credit Billing Act establishes procedures for resolving billing errors on your credit card and is an addition to the Truth in Lending law. This brochure explains how to resolve a billing dispute in a way that protects your credit rating.

BILLING ERRORS . . .

You may challenge either the purchase or the price of an item that appears on your billing statement. The law defines an error as any charge:

- * Not made either by you or someone authorized to use your account.
- * Poorly identified, for a different amount or on a different date than is shown on the statement.
- * Made for something that you did not accept on delivery or that was not delivered according to agreement.

Billing errors also include:

- * Failure to credit your account properly.
- * Computational or accounting mistakes.
- * Failure to mail your statement to your current address, provided you notified the creditor of your address change, in writing, at least 20 days before the billing period ended.
- * A request for additional information or an explanation about a questionable item is also considered a billing error.

WHEN AN ERROR OCCURS . . .

If you think your bill is wrong or want more information about it, follow these steps:

1. Notify the creditor in writing within 60 days after the bill was mailed. Be sure to include:

- ✓ Your name and address
- ✓ A statement that you believe the bill contains an error and an explanation of why you believe there is an error.
- ✓ The suspected amount of the error.

2. While you are waiting for an answer, you do not have to pay the amount in question (the "disputed amount") or any minimum payments or finance charges that apply to it. But you are still obligated to pay all parts of the bill that are not in dispute.

3. The creditor must acknowledge your letter within 30 days, unless your bill is corrected before then. Within two billing periods, but in no case more than 90 days, your account must either be corrected or you must be told why the creditor believes the bill is correct.

4. If the creditor made a mistake, you do not pay any finance charges on the disputed amount. Your account must be corrected for either the full amount in dispute, or for the part of the amount that was in error.

If no error is found, the creditor must also notify you promptly of when payment is due and how much you owe. In this case, the amount may include any finance charges accumulated and any minimum payments you missed while you were questioning your bill.

DEFECTIVE MERCHANDISE OR SERVICES . . .

The law provides that you may withhold payment of any balance due on defective merchandise or services purchased with a credit card, provided you have made a good faith effort to return the goods or resolve the problem with the merchant from whom you made the purchase.

If the store that honored the credit card was not also the issuer of the card, two limitations apply to this right: The original amount of the purchase must have exceeded \$50 and the sale must have taken place in your state or within 100 miles of your current address.

In the case of defective merchandise or services, a legal action may result to determine the validity of your claim.

YOUR CREDIT RATING . . .

Once you have written about a possible error, the creditor may not report you as delinquent to other creditors or credit bureaus or threaten to damage your credit rating because you are not paying the disputed amount. Until your letter is answered, the creditor also may not take any collection action on the disputed amount, or restrict your account because of the dispute. A creditor can, however, apply the disputed amount against your credit limit.

But, after the bill has been explained, and if you still disagree in writing within 10 days (or within the time you usually have to pay your bill before the creditor may impose additional finance or other charges) and do not pay, the creditor can report you as delinquent on your account and begin collection proceedings. If this is done, the creditor must also report that you challenge your bill, and you must be provided in writing the name and address of each person to whom your credit information has been given. When the matter is settled, the creditor must report the outcome to each person who received information about you.

PENALTIES AND OTHER PROVISIONS . . .

The law provides that any creditor who fails to comply with the rules applying to billing errors and credit ratings automatically forfeits the amount of the item in question and any finance charges on it, up to a total of \$50, even if no error occurred. You as an individual may also sue for actual damages plus twice the amount of any finance charges, in any case not less than \$100 or more than \$1,000. Class action suites are also permitted.

The law also includes requirements for prompt reporting and crediting of payments or returns of merchandise. In addition, it provides that credit card issuers may not prohibit stores which honor their cards from offering discounts to customers who pay in cash or by check.



The Indiana Department of Financial Institutions, Division of Consumer Credit has many other credit related brochures available, such as:

- Answers to Credit Problems
- Applying for Credit
- At Home Shopping Rights
- Bankruptcy Facts
- Buried in Debt
- Car Financing Scams
- Charge Card Fraud
- Choosing A Credit Card
- Co-Signing
- Credit and Divorce
- Credit and Older Consumers
- Deep in Debt?
- Equal Credit Opportunity
- Fair Credit Reporting
- Fair Debt Collection
- Gold Cards
- Hang up on Fraud
- High Rate Mortgages
- Home Equity Credit Lines
- How to Avoid Bankruptcy
- Indiana Uniform Consumer Credit Code
- Look Before you Lease
- Mortgage Loans
- Repossession
- Reverse Mortgage Loans
- Rule of 78s – What is it?
- Scoring for Credit
- Shopping for Credit
- Using Credit Cards
- Variable Rate Credit
- What is a Budget?
- What is the DFI?

Call our toll-free number or write to the address on the cover for a copy of any of the brochures listed or for further consumer credit information. You can also access information at our web site on the Internet: <http://www.dfi.state.in.us>, then click on Consumer Credit.



FAIR CREDIT BILLING



DEPARTMENT OF FINANCIAL INSTITUTIONS

Consumer Credit Division
402 West Washington Street, Room W066
Indianapolis, Indiana 46204
317-232-3955
1-800-382-4880
Web Site <http://www.dfi.state.in.us>



If you have a complaint about a bank or other financial institution, the Federal Reserve System might be able to help you. The Federal Reserve is responsible for carrying out many of the federal laws that protect consumers in their dealings with financial institutions. The Board of Governors, located in Washington, D.C., works with the twelve Federal Reserve Banks around the country to make certain the commercial banks that the Federal Reserve supervises abide by these laws. They can help individual consumers by:

- ◆ Answering questions about banking practices, and
- ◆ Investigating complaints about specific banks under their supervisory jurisdiction. Complaints about financial institutions that are not supervised by the Federal Reserve System are referred to the appropriate federal agency.

WHAT KINDS OF COMPLAINTS ARE INVESTIGATED?

As a federal regulatory agency, the Federal Reserve System investigates consumer complaints received against state chartered banks that are members of the System. If you think a bank has been unfair or deceptive in its dealings with you, or has violated a law or regulation, as a consumer you have the right to file a complaint. The major consumer protection laws covering financial services are described later.

The Federal Reserve is particularly concerned that state member banks comply with federal laws and regulations that prohibit discrimination in lending. In such cases, additional steps are taken to ensure that your complaint is promptly and thoroughly investigated. In addition, complaints alleging discrimination in housing that are covered by the Fair Housing Act are referred to the U.S. Department of Housing and Urban Development.

HOW TO FILE A COMPLAINT

Before writing or calling the Federal Reserve, we encourage consumers to try to settle the problem with the financial institution first. This may involve directly contacting senior bank management or the bank's customer service representative for assistance. If you

are still unable to resolve the problem, you may file a written complaint with the Federal Reserve including the following information:

- ◆ Your name, address, and daytime telephone number, including area code;
- ◆ Name and address of the bank involved in your complaint or inquiry;
- ◆ Your bank or credit card account number;
- ◆ The name of the person you contacted at the bank, along with the date, if applicable;
- ◆ Description of the complaint. State what happened, giving the dates involved and the names of those you dealt with at the bank. Include copies of any letters or other documents that may help them to investigate your complaint. Please do not send original documents, copies are preferred; remember to sign and date your letter.

It's important to give the Federal Reserve System as much information about the problem as possible; this will assist them in providing a quicker response to you.

WHERE TO SEND COMPLAINTS

Send Complaints to:

WHAT WILL THE FEDERAL

Board of Governors of the Federal Reserve System
Division of Consumer and Community Affairs
20th and C Streets, N.W., Stop 198
Washington, DC 20551

For further information you may call us at
(202) 452-3693

RESERVE DO?

Consumer complaints filed against state member banks are investigated by the 12 regional Federal Reserve

Banks. Once they receive your complaint, it will be reviewed by their consumer affairs staff who will contact the bank about your concern.

The Reserve Bank will investigate each issue raised in your letter and ask the bank involved for information and records in response to your complaint. If additional information is needed, they will contact you by telephone or in writing.

The Reserve Bank will analyze the bank's response to your complaint to ensure that your concerns have been addressed and will send a letter to you about their findings. If the investigation reveals that a federal law or regulation has been violated, they will inform you of the violation and the corrective action the bank has been directed to take.

Although the Federal Reserve investigates all complaints involving the banks it regulates, it does not have the authority to resolve all types of problems. For example, they are unable to resolve contractual disputes, undocumented factual disputes between a customer and a bank, or disagreements about bank policies and procedures. These matters are usually determined by bank policy and are not addressed by federal law or regulation.

In many instances, however, filing a complaint may result in a bank's voluntarily working with you to resolve your situation. If, however, the matter is not resolved, the Federal Reserve will advise you whether a violation of law has occurred or whether you should consider legal counsel to resolve your complaint.



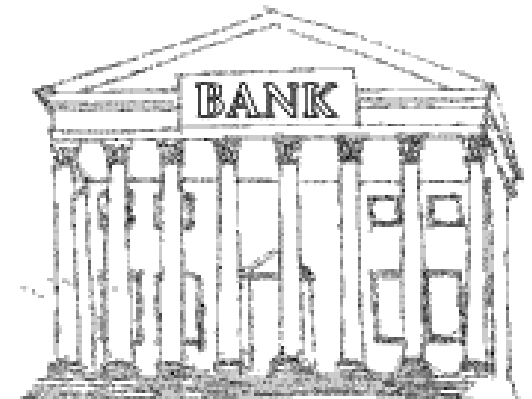
The Indiana Department of Financial Institutions, Division of Consumer Credit has many other credit related brochures available, such as:

- Answers to Credit Problems
- Applying for Credit
- At Home Shopping Rights
- Bankruptcy Facts
- Buried in Debt
- Car Financing Scams
- Charge Card Fraud
- Choosing A Credit Card
- Co-Signing
- Credit and Divorce
- Credit and Older Consumers
- Deep in Debt?
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- Fair Credit Reporting
- Fair Debt Collection
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Call our toll-free number or write to the address on the cover for a copy of any of the brochures listed or for further consumer credit information. You can also access information at our web site on the Internet: <http://www.dfi.state.in.us>, then click on Consumer Credit.



HOW TO FILE A CONSUMER COMPLAINT AGAINST A BANK



DEPARTMENT OF FINANCIAL INSTITUTIONS

Consumer Credit Division

402 West Washington Street, Room W066
Indianapolis, Indiana 46204

317-232-3955

1-800-382-4880

Web Site <http://www.dfi.state.in.us>



Most companies want to make you happy so you'll come back and recommend them to your friends. But when you find a company that's not making the grade, how do you resolve the problem?

This brochure explains your rights when it comes to mail and telephone order shopping, unordered merchandise, and door-to-door sales. It also tells you how to write an effective complaint letter and lists some resources for additional help.

MAIL AND TELEPHONE ORDER SALES

Shopping by phone or mail can be a convenient alternative to shopping at a store. But if your merchandise arrives late or not at all, you have some rights.

By law, a company should ship your order within the time stated in its ads. If no time is promised, the company should ship your order within 30 days after receiving it.

If the company is unable to ship within the promised time, they must give you an "option notice." This notice gives you the choice of agreeing to the delay or canceling your order and receiving a prompt refund.

There is one exception to the 30-day rule. If a company doesn't promise a shipping time, and you're applying for credit to pay for your purchase, the company has 50 days to ship after receiving your order.

Fair Credit Billing Act (FCBA)

You're protected by the FCBA when you use your credit card to pay for purchases.

Billing Errors...

If you find an error on your credit or charge card statement, you can dispute the charge and withhold payment on the challenged amount while the charge is in dispute. The error might be a charge for the wrong amount, for something you did not accept, or for an item that was not delivered as agreed. Of course, you still must pay any part of the bill that isn't in dispute, including the finance charges on the undisputed amount. See our Brochure on Fair Credit Billing.

If you decide to dispute a charge:

write to the creditor at the address indicated on the monthly statement for "billing inquiries." Include your name, address, credit card number, and a description of the billing error.

send your letter in a timely fashion. It must reach the creditor within 60 days after the first bill containing the error was mailed to you.

the creditor must acknowledge your complaint in writing within 30 days after receiving it, unless the problem has been resolved. The creditor must resolve the dispute within two billing cycles (but not more than 90 days) after receiving the letter.

Unsatisfactory Goods or Services...

You also may dispute charges for unsatisfactory goods or services. To take advantage of this protection, you must have made the purchase in your home state or within 100 miles of your current billing address. The charge must be for more than \$50.

Make a good faith effort first to resolve the dispute with the seller. However, you are not required to use any special procedure to do so.

Note that the dollar and distance limitations don't apply if the seller is the card issuer or if a special business relationship exists between the seller and the card issuer.

Unordered Merchandise...

If you receive merchandise you didn't order, federal law says you can consider it a gift. You can't be forced to pay for the item or return it.

If you decide to keep the merchandise, you may want to send the seller a letter stating your intention, even though you're not legally obligated to do so. Your letter may discourage the seller from sending you repeated bills, or it may clear up an error. It's a good idea to send the letter by certified mail and keep the return receipt and a copy of the letter. These records will help you establish later, if necessary, that you didn't order the merchandise.

Two types of merchandise may be sent legally without your consent: free samples that are clearly marked as such; and merchandise mailed by charities asking for contributions. In either case, you may keep the shipments.

DOOR-TO-DOOR SALES

Shopping at home can be convenient and enjoyable. But there may be times when you change your mind about an in-home purchase. The FTC's Cooling-Off Rule gives you three days to cancel purchases of \$25 or more made at your home, workplace or dormitory, or at facilities rented by the seller on a temporary short-term basis, such as hotel or motel rooms, convention centers, fairgrounds and restaurants. See our Brochure At Home Shopping Rights.

Some Exceptions

Some types of sales can't be canceled even if they occur in locations normally covered by the Rule. The Rule does not cover sales that:

- ◆ are under \$25;
- ◆ are for goods or services not primarily intended for personal, family or household use. The Rule applies to courses of instruction or training;
- ◆ are made entirely by mail or telephone;
- ◆ are the result of prior negotiations at the seller's permanent location where the goods are sold regularly;
- ◆ are needed to meet an emergency and you waive your right to cancel the contract;
- ◆ are made as part of your request for the seller to do repairs or maintenance on your personal property (purchases made beyond the maintenance or repair request are covered).

Also exempt from the Rule are sales that involve

- ◆ real estate, insurance, or securities;
- ◆ automobiles, vans, trucks, or other motor vehicles sold at temporary locations; provided the seller has at least one permanent place of business;
- ◆ arts and crafts sold at fairs or locations such as shopping malls, civic centers, and schools.

Under the Rule, the salesperson must tell you about your cancellation rights at the time of sale. The salesperson also must give you two copies of a cancellation form (one to keep and one to send back) and a copy of your contract or receipt. The contract or receipt should be dated, show the name and address of the seller, and explain your right to cancel. The contract or receipt must be in the same language that's used in the sales presentation.

HOW TO CANCEL A DOOR-TO-DOOR SALE

To cancel a sale, sign and date one copy of the cancellation form. You don't have to give a reason for canceling the purchase. Mail it to the address given for cancellations, making sure the envelope is post-marked before midnight of the third business day after the contract date. (Saturday is considered a business day; Sundays and federal holidays are not.) Because proof of the mailing date and receipt are important, consider sending the cancellation form by certified mail so you can get a return receipt. Keep the other copy of the cancellation form for your records. If the seller did not provide cancellation forms, write your own cancellation letter.

If You Cancel your purchase... the seller has **10 days** to:

- ◆ cancel and return any promissory notes or other negotiable instruments you signed;
- ◆ refund all your money and tell you whether any product left with you will be picked up; and
- ◆ return any trade-in.

Within 20 days, the seller either must pick up the items left with you, or reimburse you for mailing expenses, if you agreed to send

back the items. If you received any goods from the seller, you must make them available to the seller in as good condition as when you received them. If you don't make the items available — or if you agree to return the items but don't — you remain obligated under the contract.

PROBLEMS

Try to resolve your dispute with the seller first. Make sure you act quickly. Some companies may not accept responsibility if you fail to complain within a certain period of time.

Send a letter of complaint. A letter is important because it puts your complaint on record and lets the company know you are serious about pursuing the dispute. Be sure you keep a copy for your records.

If you can't get satisfaction, consider contacting the following organizations for further information and assistance.

State and local consumer protection offices.

Your local **Better Business Bureau** (BBB).

Action line and consumer reporters. Check with your local newspaper, TV, and radio stations for a contact.

Postal Inspectors. Call your local U.S. Post Office and ask for the Inspector-in-Charge.

The Federal Trade Commission. Write: Consumer Response Center, Federal Trade Commission, Washington, D.C. 20580.

Although the FTC does not intervene in individual disputes, the information you provide may provide a pattern of possible law violations requiring action by the FTC, <http://www.ftc.gov>.

Mail/telephone orders only. Write: Direct Marketing Association (DMA), 1111 19th Street N.W., Washington, D.C. 20036.

Door-to-door sales only. The Direct Selling Association (DSA) can help you with your complaint if the door-to-door seller is a member. Write: Direct Selling Association, 1776 K Street N.W., Washington, D.C. 20006.

DISPUTE RESOLUTION PROGRAMS

You also may want to consider dispute resolution programs. A popular way to settle disagreements, a dispute resolution program can be quicker, less expensive, more private and less stressful than going to court. Many businesses, private organizations, and public agencies offer these programs. Two resolution techniques are mediation and arbitration.

Through mediation, you and the other party try to resolve the dispute with the help of a neutral third party — a mediator. In the course of informal meetings, the mediator tries to help resolve your differences. The mediator doesn't make a decision; it's up to you and the other party to reach an agreement. The mediator is there to help you find a solution.

In arbitration, you present your case before an arbitrator, who makes a decision. Arbitration is less formal than court, though you and the other party may appear at hearings, present evidence, or call and question each other's witnesses. The decision may be binding and legally enforceable in court.

Contact the local and state consumer protection offices, small claims courts, Better Business Bureaus, and bar associations for dispute resolution options in your area.



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Applying for Credit
At Home Shopping Rights
Bankruptcy Facts
Buried in Debt
Charge Card Fraud
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Deep in Debt?
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How to Write a Wrong



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